

Information to identify the case:

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|--------------------------------|--------------------------------------|--------------------------------|--------------------|
| Debtor 1 | Freda M. Horsley | Social Security number or ITIN | xxx-xx-3084 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court | Southern District of New York | Date case filed for chapter | 7 6/27/18 |
| Case number: | 18-22993-rdd | | |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case

12/17

For the debtor(s) listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office and the office of the U.S. Trustee cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | Freda M. Horsley | |
| 2. All other names used in the last 8 years | aka Freda M Singleton, aka Freda Horsley, aka Freda Singleton Horsley, aka Freda Singleton | |
| 3. Address | 233 South Fulton Avenue, Apt. 1K Mount Vernon, NY 10550-5139 | |
| 4. Debtor's attorney Name and address | James L. Rohrig 107 Lake Ave. Tuckahoe, NY 10707 | Contact phone (914) 793-7120 Email: jimrlaw@aol.com |
| 5. Bankruptcy trustee Name and address | Mark S. Tulis Tulis Wilkes Huff & Geiger LLP 220 White Plains Road 2nd Floor Tarrytown, NY 10591 | Contact phone (914) 747-4400 Email: mtulis.trustee@gmail.com |

For more information, see page 2 >

Debtor **Freda M. Horsley**

Case number **18-22993-rdd**

| | | |
|--|---|---|
| <p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> | <p>300 Quarropas Street White Plains, NY 10601</p> <p>Clerk of the Bankruptcy Court: Vito Genna</p> | <p>Office Hours: <u>Monday – Friday</u> <u>8:30 AM – 5:00 PM</u></p> <p>Contact phone 914-467-7250 Date: 6/28/18</p> |
| <p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> | <p>August 9, 2018 at 10:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtor should bring this notice to the first meeting of creditors, together with any other documents requested by the trustee. Cell phones are not permitted in the Courthouse without an Attorney Secure Pass which can be obtained at the U.S. District Court Clerk's Office.</p> | <p>Location:</p> <p>United States Bankruptcy Court, SDNY, 300 Quarropas Street, Room 243A, White Plains, NY 10601-5008</p> |
| <p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p> | <p>The presumption of abuse does not arise.</p> | |
| <p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> | <p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 10/9/18</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p> | |
| <p>10. Proof of claim</p> | <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p>Deadline for holder(s) of a claim secured by a security interest in the principal residence pursuant to Rule 3002(c)(7)(A):</p> <p>Filing deadline: 70 days after the order for relief is entered.</p> | |
| <p>11. Creditors with a foreign address</p> | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p> | |
| <p>12. Exempt property</p> | <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p> | |
| <p>13. Debtors</p> | <p>Duty to complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and Official Form 423 (Certification About a Financial Management Course) must be filed within 60 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Certification About a Financial Management Course and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certification, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.</p> | |

Certificate of Notice Pg 4 of 5
 United States Bankruptcy Court
 Southern District of New York

In re:
 Freda M. Horsley
 Debtor

Case No. 18-22993-rdd
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-7

User: juwalker
 Form ID: 309A

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 Total Noticed: 39

Date Rcvd: Jun 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2018.

db Freda M. Horsley, 233 South Fulton Avenue, Apt. 1K, Mount Vernon, NY 10550-5139
 tr +Mark S. Tulis, Tulis Wilkes Huff & Geiger LLP, 220 White Plains Road, 2nd Floor,
 Tarrytown, NY 10591-5837
 smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
 smg +United States Attorney's Office, Southern District of New York,
 Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
 7362343 ++ASPIRE VISA, P O BOX 105555, ATLANTA GA 30348-5555
 (address filed with court: ASPIRE VISA, P.O. BOX 23007, COLUMBUS, GA 31902)
 7362345 +CHASE BANK, P.O. BOX 9041, COPPELL, TX 75019-9041
 7362347 +CHASE BANK USA, N.A., P.O. BOX 9041, COPPELL, TX 75019-9041
 7362348 +CITIBANK, N.A., 7322 SOUTHWEST FREEWAY, SUITE 1600, HOUSTON, TX 77074-2134
 7362351 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: FOSTER & GARBUS, LLP, 60 MOTOR PARKWAY, COMMACK, NY 11725-5710)
 7362353 +GARY TSIRELMAN, P.C., 129 LIVINGSTON STREET, BROOKLYN, NY 11201-5105
 7362357 +LAWRENCE HOSPITAL CENTER ER, P.O. BOX 29016, NEW YORK, NY 10087-9016
 7362359 +MACY'S RETAIL, P.O. BOX 183083, COLUMBUS, OH 43218-3083
 7362362 +MOUNT VERNON DIALYSIS LLC, 12 N. 7TH AVE, MOUNT VERNON, NY 10550-2026
 7362363 +NATIONWIDE CREDIT, INC., P.O. BOX 26314, LEHIGH VALLEY, PA 18002-6314
 7362364 +PEEBLES CREDIT CARD, P.O. BOX 659465, SAN ANTONIO, TX 78265-9465
 7362366 +SEARS HBCS CARD SERVICES, P.O. BOX 17051, BALTIMORE, MD 21297-1051
 7362367 +SHELL OIL, P.O. BOX 183018, COLUMBUS, OH 43218-3018
 7362370 +TRANS-CONTINENTAL CREDIT, P.O. BOX 5055, WHITE PLAINS, NY 10602-5055
 7362373 +WESTCHESTER MEDICAL CENTER, 100 WOODS RD, VALHALLA, NY 10595-1530

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: jimrlaw@aol.com Jun 28 2018 19:27:33 James L. Rohrig, 107 Lake Ave.,
 Tuckahoe, NY 10707

smg E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jun 28 2018 19:27:52
 New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
 Albany, NY 12205-0300
 ust +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jun 28 2018 19:27:40 United States Trustee,
 Office of the United States Trustee, U.S. Federal Office Building,
 201 Varick Street, Room 1006, New York, NY 10014-9449
 7362342 +EDI: RMSC.COM Jun 29 2018 03:29:00 AMAZON, P.O. BOX 960013, ORLANDO, FL 32896-0013
 7362344 +EDI: HFC.COM Jun 29 2018 03:28:00 BEST BUY, P.O. BOX 17298, BALTIMORE, MD 21297-1298
 7362346 +EDI: CHASE.COM Jun 29 2018 03:06:00 CHASE BANK, P.O. BOX 15153,
 WILMINGTON, DE 19886-5153
 7362368 EDI: CITICORP.COM Jun 29 2018 03:10:00 SHELL OIL, PROCESSING CENTER,
 DES MOINES, IA 50359
 7362349 +EDI: WFNNB.COM Jun 29 2018 03:08:00 COMENITY BANK, P.O. BOX 659728,
 SAN ANTONIO, TX 78265-9728
 7362350 EDI: RCSDELL.COM Jun 29 2018 02:51:00 DELL FINANCIAL SERVICES,
 C/O DFS CUSTOMER CARE DEPT., P.O. BOX 81577, AUSTIN, TX 78708-1577
 7362352 +EDI: RMSC.COM Jun 29 2018 03:29:00 G.E. MONEY BANK, P.O. BOX 960061,
 ORLANDO, FL 32896-0061
 7362354 +EDI: HY11.COM Jun 29 2018 02:50:00 HYUNDAI MOTOR FINANCE, P.O. BOX 660891,
 DALLAS, TX 75266-0891
 7362355 +EDI: RMSC.COM Jun 29 2018 03:29:00 J.C. PENNEY, P.O. BOX 960090, ORLANDO, FL 32896-0090
 7362356 +E-mail/Text: BKRMailOPS@weltman.com Jun 28 2018 19:27:39 KAY'S JEWELERS, P.O. BOX 740425,
 CINCINNATI, OH 45274-0425
 7362358 +EDI: LTDFINANCIAL.COM Jun 29 2018 02:33:00 LTD FINANCIAL SERVICES, 7322 SOUTHWEST FREEWAY,
 SUITE 1600, HOUSTON, TX 77074-2134
 7362360 +EDI: MID8.COM Jun 29 2018 02:59:00 MIDLAND CREDIT MANAGEMENT, INC, 2365 NORTHSIDE DRIVE,,
 SUITE 300, SAN DIEGO, CA 92108-2709
 7362361 +EDI: MID8.COM Jun 29 2018 02:59:00 MIDLAND FUNDING LLC, P.O. BOX 60578,
 LOS ANGELES, CA 90060-0578
 7362365 EDI: PRA.COM Jun 29 2018 02:48:00 PORTFOLIO RECOVERY ASSOC. LLC, P.O. BOX 12914,
 NORFOLK, VA 23541
 7362369 +EDI: WTRRN BANK.COM Jun 29 2018 03:06:00 TARGET RETAIL, P.O. BOX 59317,
 MINNEAPOLIS, MN 55459-0317
 7362371 +EDI: VERIZONCOMB.COM Jun 29 2018 03:41:00 VERIZON WIRELESS, P.O. BOX 4003,
 ACWORTH, GA 30101-9004
 7362372 +EDI: WFFC.COM Jun 29 2018 03:02:00 WELLS FARGO FINANCIAL BANK, P.O. BOX 98791,
 LAS VEGAS, NV 89193-8791

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0208-7

User: juwalker
Form ID: 309A

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Total Noticed: 39

Date Rcvd: Jun 28, 2018

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2018 at the address(es) listed below:

James L. Rohrig on behalf of Debtor Freda M. Horsley jimrlaw@aol.com
Mark S. Tulis mtulis.trustee@gmail.com, NY47@ecfcbis.com;ppucci@tuliswilkeslaw.com
United States Trustee USTPRegion02.NYECF@USD.OJ.GOV

TOTAL: 3